



PRESS RELEASE

Federal Deposit Insurance Corporation • Each depositor insured to at least \$250,000

August 22, 2016

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***FDIC's Supervisory Insights* Summer Edition Focuses on De Novo Formation**

The Federal Deposit Insurance Corporation (FDIC) today issued “*De Novo Banks: Economic Trends and Supervisory Framework*,” which appears in the Summer 2016 issue of *Supervisory Insights*. The article provides an overview of trends in *de novo* formation; the process by which the FDIC reviews applications for deposit insurance; the supervisory process for *de novo* institutions; and steps the FDIC is taking to support *de novo* formations.

“The information provided in this article reflects the FDIC’s ongoing efforts to work with, and provide support to, groups interested in organizing a *de novo* institution,” Doreen R. Eberley, director of FDIC’s Division of Risk Management Supervision, said. “The entry of new institutions helps to preserve the vitality of the community banking sector, fill important gaps in local banking markets, and provide credit services to underserved communities.”

The FDIC continues to support the formation of new financial institutions and welcomes applications for deposit insurance.

Additionally, this issue of *Supervisory Insights* contains the article, “‘Matters Requiring Board Attention’ Underscore Evolving Risks in Banking.” The article underscores that the Matters Requiring Board Attention (MRBA) page within the Risk Management Report of Examination is used to focus the attention of bank management and the directors on issues and recommendations that, if addressed early, will reduce the likelihood that those institutions will experience serious adverse effects in the identified areas. The article describes the MRBA categories cited most often in 2014 and 2015, and highlights trends in these categories that can provide an overview of risks that may be developing within the industry.

Finally, the “Regulatory and Supervisory Roundup” provides an overview of recently released regulations and supervisory guidance.

Supervisory Insights provides a forum for discussing how bank regulation and policy are put into practice in the field, promoting sound principles and practices for bank supervision, and communicating about the emerging issues that bank supervisors face. The journal is available on the FDIC’s Web site at <http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

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Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 6,122 as of March 31, 2016. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

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